DOING BUSINESS IN IRAQ

Frequently Asked Questions (FAQs)

November 14, 2003

Prepared by: Iraq Reconstruction Task Force U.S. Department of Commerce Washington, DC

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I. TRAVEL: ACCESS, SECURITY AND HEALTH

Are U.S. citizens permitted to travel to Iraq?

Yes. On July 15, 2003, the U.S. Department of State lifted restrictions on the use of U.S. passports for travel to, in or through Iraq.

What is the security situation in Iraq for visitors from the United States?

The security situation in Iraq remains serious. The State Department provides up-to-date travel warnings for Iraq at: http://travel.state.gov/iraq_warning.html

U.S. businesspeople are advised to carefully assess the security situation before traveling to Iraq. Theft and violent crime are common in Iraq and the possibility of attacks against U.S. citizens and facilities remains high. Roads and other

public areas may be particularly dangerous for conspicuous foreign travelers. Law enforcement by Coalition forces and local police is limited.

When in Iraq, travelers should always be mindful of exit strategies and contingency planning in the event of an emergency or evacuation. U.S. citizens are encouraged to contact the nearest Civil Military Operations Center (CMOC) for information about their emergency procedures.

Do you need a visa or permit to enter and travel through Iraq?

You do not need a visa to enter Iraq. However, persons seeking entry into Iraq may require a permit unless they are: (a) citizens of Iraq or persons who were born in Iraq; (b) non-Iraqi military and civilian personnel under the authority of a Coalition Forces commander or attached to the Coalition Provisional Authority (CPA); or (c) United Nations (UN) officials or a member of any other UN organization.

Permits may be obtained at ports of entry or border points from (CPA) officers. They are valid for up to 90 days. Current regulations with respect to Iraqi borders, points of entry and current Iraqi passports are contained in CPA Order #16 (www.cpa-iraq.org/regulations/CPAORD16.pdf).

What is the status of Iraq's airports?

The Baghdad and Basra airports are preparing to open to commercial passenger service. Presently, non-military flights are restricted to government officials, contractors, and humanitarian assistance personnel.

The CPA offers a charter flight four days a week from Amman to Baghdad for official travelers. For more information, contact Cameron Sellers in Baghdad at cameron.sellers@baghdadforum.com, or Chuck Litzelman in Amman at ChuckLitz@hotmail.com.

AirServ, working on a grant from the U.S Agency for International Development (USAID), offers 14 seats on flights from Kuwait and Amman to Baghdad for USAID and contractor personnel as well as other humanitarian and diplomatic organizations. The UN has operated a 30-seat aircraft from Amman to Baghdad six times per week for diplomats and personnel from the UN and registered international or non-governmental organizations (NGOs).

Where are the major borders crossings into Iraq?

Land ports of entry:

Northern Region: Ibrahim al-Khalil (Turkey)

Central Region: Ar-Ar (Saudi Arabia)

Tribil (Jordan)

Southern Region: Safwan (Kuwait)

<u>International airports</u>:

Baghdad International Airport Basra

Seaports:

Umm Qasr Basra

What should I keep in mind if I travel by vehicle from Jordan?

Highway 1 is a high-quality four to six lane road. Travel time is about 10 hours from Amman to Baghdad (4-5 hours from the border). It is extremely dangerous along this route. Always travel in convoys. Private security firms may be utilized for travel along this route. Although fuel and convenience stores at rest stops on Highway 1 are generally functioning, plan to carry extra water, food and fuel to avoid non-critical stops. Gas prices range from \$5-10/100L.

How do I get overland from Turkey into Northern Iraq?

The most convenient method of travel is to fly into either Istanbul or Ankara, then take a connecting flight on Turkish Air lines to the southeastern Turkish city of Diyarbakir. A bus service is available to take passengers to the Iraqi border (approximately a four-hour ride) and then onto Baghdad via Erbil and Kirkuk. To assist with arrangements, contact travel agencies in Turkey.

Is there a U.S. embassy in Iraq or consular services available?

The United States does not have an embassy in Iraq. However, U.S. consular services have been placed in Baghdad to provide limited emergency services for U.S. citizens in Iraq. U.S. citizens are strongly encouraged to register with the United States Consular Office when traveling to Iraq.

To contact the U.S. Consular Office, led by Beth A. Payne, United States Consular Officer, e-mail asktheconsul@usconsulbaghdad.com or call 1-914-360-1025. The office is located on the ground floor of the Iraq Convention Center across from the al-Rashid Hotel. It is open Saturday through Thursday, 10:00 am to 12:00 pm and 2:00 pm to 5:00 pm.

The U.S. Consular Office offers the following flyers, which can be requested by e-mailing asktheconsul@usconsulbaghdad.com: Medical Providers in Iraq, List of Security Companies Doing Business in Iraq, Medical Information for Americans Overseas, a Guide to Civil Military Operation Centers in Baghdad, and CPA Border Control Regulation 16.

Security updates can be e-mailed to you daily by requesting inclusion on an e-mail list compiled by Steve Barnhart, Security Officer, Iraq Assistance Center, at security.advisor@us.army.mil.

Which security firms operate in Iraq?

Certain security firms can provide bodyguards, hardened cars, due diligence on property and potential business partners, and security for goods and buildings. To follow is a list of security companies provided by the U.S. Consular Office in Baghdad:

1. **Control Risks Group**, United Kingdom

Website: www.crg.com

Contact in Iraq: James Blount

Tel: 1-914-822-9502 or +8821621158121, E-mail: james.blount@control-risks.com

2. **Genric**, United Kingdom

Website: www.genric.co.uk Contact in Iraq: Nick Duggan

Tel: [965] 904-8217/8257, E-mail: nick.duggan@genric.co.uk

3. Global Risk Strategies, United Kingdom

Website: www.globalrsl.com

Contact in Iraq: Damian Perl, Charlie Andrews or Nick Arnold

Tel: 1-914-360-6148, E-mail: babylonops@yahoo.com

4. Group 4 Falck A/S, India

Website: www.group4falck.com Contact in Iraq: Abrahem Ghazarian

Tel: 919811768800, E-mail: brahem@group4falckmesea.com

5. **ISI**, Baghdad, Iraq

Contact in Iraq: Omar Hadi

Tel: [1] 914-360-2492, E-mail: omarhadi@hotmail.com

6. **Meteoric Tactical Solutions**, South Africa

Contact in Iraq: Lourens Horn (Louwtjie)

Tel: 914-360-3113, E-mail: louwtjieh@hotmail.com

7. **Meyer & Associates,** Joshua (DFW), Texas

Website: www.meyerglobalforce.com

Contact in Iraq: Tim Meyer or Gary DeSmith, Tel: 1-817-401-8142 or 1-817-821-8820, E-mail: tjmeyer@meyerglobalforce.com or gdesmith@meyerglobalforce.com

8. Olive Security (UK) Limited, United Kingdom

Website: www.olivesecurity.com

Contact in Iraq: John Yourston or Douglas Dick, Tel: 008821652100377 or [965] 914-0169 (Kuwait office), E-mail: harrylb@olivesecurity.com

9. **Optimal Solution Services**, Australia

Contact in Iraq: Zahir F. Hameed

Tel: +8821621233556, E-mail: optimal_solution@hotmail.com

Who should I call in case of any emergency?

CPA Force Protection has an emergency number (Iraqi line: 778-4088 and MCI: 112). Please call only in an emergency and they will do their utmost to assist.

What health precautions should I take before traveling to Iraq?

The U.S. Center for Disease Control (CDC) recommends the following vaccines:

- Hepatitis A or immune globulin (IG);
- Hepatitis B, if you might be exposed to blood (for example, health-care workers), have sexual contact with the local population, stay longer than six months, or be exposed through medical treatment;
- Rabies, if you might be exposed to wild or domestic animals through your work or recreation.
- Typhoid, particularly if you are visiting developing countries in this region.
- As needed, booster doses for tetanus-diphtheria and measles, and a one-time dose of polio for adults. Hepatitis B vaccine is now recommended for all infants and for children ages 11–12 years who have not completed the series.

Please visit the CDC website at www.cdc.gov to obtain the latest information.

What medical facilities are available?

Medical care is available in Iraq through 240 public hospitals and 70 private hospitals, though Western standards are largely absent. All fees must be paid in cash.

According to the U.S. Consular Office in Baghdad, the best public hospitals in Baghdad are Al-Yermouk in Mansour, Al-Kindi on Palestine Street in 7th Nissan, and Al-Shaheed Adnan on Baba Muadham Street in Rusafa.

Private hospitals in Baghdad normally provide better care and service than public hospitals, but they have no emergency rooms and charge a higher fee. The best private clinics in Baghdad are al-Hayat on 52 Street in Karada, al-Rahebat in Karada, and Karkh hospital for surgery.

The best-known and well-stocked pharmacies in Baghdad with English-speaking pharmacists are Hunnudi and Al-Shaiklee.

The U.S. Consular Office issues a flyer on medical providers in Iraq. You can request a copy of the flyer by e-mailing asktheconsul@usconsulbaghdad.com.

II. TRAVEL: AMENITIES

Are water and electricity flowing in Baghdad?

The delivery of basic services such as water and electricity is improving but remains unreliable. Most hotels and restaurants have their own backup power sources.

Are telecommunication services available?

The majority of local landline telephone service is now operational in Baghdad. It is anticipated that full local service in Baghdad and nationwide landline connectivity will be restored by December 2003.

The northern Iraqi cities of Dahook, Erbil and Sulaimaniya have reliable landline systems and very good mobile networks, though neither have international calling capability. The city of Kirkuk has a reliable landline system that connects to Baghdad.

International calling capability is being added to landline systems, but the Thuraya and Iridium satellite systems remain the primary international telecommunications links available. The Thuraya network has offices in Iraq. A phone set costs about \$600.

Internet service is increasingly available through Internet cafes and hotels.

Are hotels open in Iraq?

Hotels are open and operating on a cash-only basis (U.S. dollars or Iraqi dinars). The following hotels are located in Baghdad (unless noted), with approximate prices in U.S. dollars:

• Sheraton: \$70-80

• Le Meridian (Palestine): \$70-80

Al Hammurabi: \$50Kindeel: \$45-50

• Cedar Hotel: \$90 for a flat

Coral Palace: \$50, tel. # 0088216 21124455 (Thuraya)
Sultan Palace: \$45-55, tel. # 0088216 51170056 (Thuraya)
Rimal Hotel: \$130, tel. # 0088216 67745186 (Thuraya)

• Sebel Hotel - \$60

• In Kirkuk: Qasr Kirkuk: \$40

The hotel district in Baghdad is relatively well patrolled, and many hotels provide their own security services. Visitors are advised to check with hotels on their security provisions. Taxi drivers can be expected to know their locations. Some hotels have onsite restaurants.

Are credit cards accepted?

Most hotels and shops accept only cash. Some small shops and restaurants will accept Visa credit cards by swiping the card onto a paper form. Foreign travelers must take caution: criminal elements are aware that they may be carrying comparatively high levels of cash.

Can I wire money into Iraq?

Yes. Citibank in Amman offers a service that delivers cash to the doorstep of the beneficiary in Iraq (tel. 962 6 567 5100). Some U.S. Army personnel and foreign officials use the Export & Finance Bank in Amman, Jordan, which provides money transfer services in cooperation with Baghdad Bank (tel. 962 6 569 4250).

Visa International recently entered into an agreement with Rafidain Bank that will allow the bank to make electronic fund transfers among its branches throughout the country.

What local or land transportation services are available in Iraq?

Many taxis are available in Baghdad. Army protocol recommends hailing a taxi that is passing by, not waiting (unless approved by the hotel). Try to retain the same taxi for return travel. Hotels can provide the names and phone numbers of legitimate car and driver services.

In northern Iraqi cities, taxis are widely available, reliable and inexpensive. They are available both as curb service and by dispatch. The average fare is \$1 per kilometer, with most destinations in town costing no more than \$2.

Car rentals in northern cities are available on a monthly lease basis. In Kirkuk, daily car rentals are available for \$50 per day.

Petrol stations in Baghdad have gas, but there can be long lines.

Who can provide on-the-ground support with accommodation, logistics and transportation?

Many of the same security firms listed in this document may provide complete logistical services, including lodging in secure compounds within Iraq.

III. EXPORTING U.S. PRODUCTS/SERVICES TO IRAQ

Are U.S. companies permitted to export to Iraq?

In May 2003, the UN Security Council and the United States lifted most economic sanctions against Iraq, permitting non-sensitive U.S. exports to Iraq.

Which U.S. exports are subject to U.S. Government licensing requirements?

The export or re-export to Iraq of any goods or technology subject to a license requirement under the U.S. Department of Commerce's Export Administration Regulations (EAR) will require specific authorization from the U.S. Treasury Department's Office of Foreign Assets Control (OFAC). To determine if goods or technology are subject to a license requirement under the EAR, contact the Commerce Department's Bureau of Industry and Security (BIS), Exporter Counseling Division: (202) 482-4811, or send an e-mail to www.doc.bis.gov/about/programoffices.htm.

If a determination is made that a proposed export or re-export requires specific OFAC authorization, exporters must contact OFAC for a license. See www.treas.gov/ofac or call 1-800-540-6322. To avoid duplication, authorization from OFAC constitutes authorization under the EAR, and no separate BIS authorization is necessary.

OFAC enforces certain other restrictions on activities of U.S. persons, wherever located, involving transactions with Iraq, including dealing in certain Iraqi cultural properties or entering into transactions with certain Iraqi nationals on OFAC's list of Specially Designated Nationals (consult www.treas.gov/ofac).

Can I ship goods into Iraq by air and sea?

The Baghdad International airport is accepting some commercial cargo (e.g., Federal Express, DHL, TNT). The seaport of Umm Qasr is open to commercial traffic but priority is given to humanitarian assistance shipments. The port of Aqaba, Jordan and ports in Kuwait and Turkey are handling goods transiting to Iraq.

Are local and regional companies trucking goods into Iraq?

Various regional trucking concerns are willing to ship commercial goods into Iraq from Jordan, Turkey and Kuwait, but they are charging high rates due to security concerns and empty returns. Check with international and regional freight forwarders and transportation firms for services available.

What are the Iraqi customs requirements and import duties?

The CPA has suspended all tariffs, duties, fees and similar charges for good entering or leaving Iraq through December 31, 2003. (Please see CPA Orders #12 and #16. All CPA orders are located at www.cpa-iraq.org).

On January 1, 2004, a Reconstruction Levy will be imposed at a rate of five percent (5%) of the total taxable customs value of all goods imported into Iraq from all countries. Exceptions are food, medicines, clothing, books, humanitarian goods; goods imported by the CPA, Coalition forces, reconstruction contractors, NGOs, international organizations, diplomats and Coalition governments; and goods imported under Oil for Food contracts. According to CPA Order #38, the Levy will expire two years from the date when the Order entered into force (September 19, 2003).

All persons crossing the Iraqi–Jordanian border must undergo a process, authorized by the CPA and implemented by Coalition forces, consisting of a visit to the Passport office and an inspection at the Customs inspection point. Imports are subject to review of the Bill of Lading and inspection of goods.

What products are prohibited exports from Iraq?

<u>Foodstuffs</u>: sugar; tea; imported rice; imported vegetables, oils and fats; lentils and chickpeas; dried beans; milk powder and infant formula; and yellow corn for animal feed.

Animals: female camels, goats, cows, sheep, buffalo, donkeys, horses, deer and mules.

<u>Manufactured goods</u>: cars, vehicles and other machinery; ferro-concrete iron; reinforcing rods; galvanized iron plates; steel sheets and plates; all kinds of wood; mineral water pipes and fittings; ceramic and other bathroom furnishings, including taps and sinks; plain and colored window glass; and copper and lead.

Other articles: bar soap and detergents; date palm seedlings and shoots; and historical artifacts.

Is the U.S. Export-Import Bank supporting exports to Iraq?

The U.S. Export Import Bank (Ex-Im; www.exim.gov) offers programs supporting U.S. exports to Iraq. While it remains closed to routine trade finance

transactions, Ex-Im will consider applications for exports to Iraq that involve buyers or letters of credit from banks located in third countries.

Ex-Im will also consider applications under its Working Capital Guarantee Program (WCGP) for subcontractors providing goods and services to Iraq under USAID contracts.

How can companies obtain background information on Iraqi companies?

The U.S. Government is currently unable to provide background information on Iraqi companies. Security firms may offer background checks and due diligence searches.

What government business services are available in Iraq?

The new Iraqi Business Center, a joint effort of the CPA and the Iraq Ministry of Trade (and formerly known as the Baghdad Business Center), provides on-site business counseling for the local Iraqi business community. The Center is currently located at the Convention Center in Baghdad and has an informative website at www.iraqibusinesscenter.org.

IV. INVESTING, FINANCE AND RISK MANAGEMENT

Can U.S. and foreign companies currently invest in Iraq?

Under the Hussein regime, Iraqi statute prohibited investment by nationals of non-Arab countries. On September 19, 2003, CPA Order #39 replaced all existing foreign investment law to attract new foreign investment to Iraq.

In general, a foreign investor will be treated on terms no less favorable than those applicable to Iraq investors. (Some foreign investment restrictions remain in place for the natural resources sector, including oil, and banks, insurance companies and retailers.) There is no limit on the amount of foreign participation in a new or existing business entity, which can be wholly owned by a foreign investor or owned jointly with an Iraq investor. A foreign investor may establish a branch office, manage the entity, and transfer abroad all funds associated with the investment, including profits and proceeds from the sale of the investment.

Administrative procedures and forms to implement the foreign investment order are still being prepared. It is possible that foreign investments may be delayed until procedures are implemented and forms made available.

Can foreigners buy real estate in Iraq?

A foreign investor or a business entity with any level of foreign investor participation cannot buy or sell real estate in Iraq. The duration of any license to use property is determined by the duration of operations related to the foreign investment, but not to exceed 40 years.

What are the requirements for opening a retail business under new Iraqi law?

A foreign investor must deposit \$100,000 in a properly licensed Iraqi bank to engage in retail sales. Once a deposit is made, the Ministry of Trade will issue authorization to proceed. The deposit must be maintained for the duration of the retail sales activity and will be returned when the activity is terminated.

Can Iraqi financial institutions facilitate commercial transactions?

On October 28, 2003, the Central Bank of Iraq authorized Iraq's private banks to process international payments, remittances and foreign currency letters of credit. The CPA website lists private banks with points of contact offering these services at www.cpa-iraq.org/economy/iraq_private_banks.html.

CPA Order #20 created the Trade Bank of Iraq to facilitate the importation and exportation of goods and services to and from Iraq, but the Trade Bank is not yet fully operational.

Ex-Im Bank is planning a \$500 million facility that would provide short-term export insurance to cover transactions with the Trade Bank. Under the program, Ex-Im Bank will insure irrevocable letters of credit issued by the Trade Bank for imports of U.S. products authorized by the CPA. Coverage would be available for 100 percent of the principal and interest.

What legal protections currently support commercial transactions in Iraq?

While Iraq has civil remedies for domestic business disputes, there are no current provisions for the recognition or enforcement of non-Arab foreign civil judgments or arbitral awards.

The United States and Iraq currently provide access to each other's patent and trademark laws and application procedures under the terms of the Paris Convention for the Protection of Industrial Property. On the other hand, U.S. copyright owners have no access to Iraqi copyright protection, as the United States and Iraq are not members of any of the same copyright treaties.

Is business risk insurance available?

Many insurance companies offer "war premium" policies and there are companies in the region that are willing to arrange policies for construction firms and other personnel working in Iraq.

What currencies are accepted in Iraq?

As of October 15, 2003, new Iraq dinars are replacing both the "Saddam" dinars used in southern Iraq as well as the "Swiss" dinars used in the north. The exchange period for the old currency will conclude on January 15, 2004.

To guard against political or government interference, CPA Order #18 authorizes the Iraq Central Bank to set credit and monetary policies without requiring approval from the Ministry of Finance.

Are there any income or sales taxes in place?

On September 19, 2003, CPA Order #37 suspended all income taxes and real property rent taxes from April 16, 2003 through the end of calendar year 2003. Exceptions are first class hotel and restaurant taxes, real estate transfer taxes, car sale fees, and petrol excise duties.

In 2004 and subsequent years, the CPA Order limits individual and corporate income tax rates to 15 percent. Procedural tax laws established in 1982 with regard to rates, the system of collection, enforcement, appeals and penalties for late or non-payment remain in force.

Previously under Hussein's regime, income tax rates ranged from 5-75 percent for individuals and from 10-60 percent for companies.

What office facilities are available?

Current rates for office space in the Karadah and Mansour areas of Baghdad are in the range of \$100-150 per square meter, but climbing rapidly.

V. U.S. GOVERNMENT RECONSTRUCTION CONTRACTS

What types of business opportunities are available in Iraq?

The opportunities that exist at this time fall into five generic categories: (1) U.S. Government contracts; (2) CPA and Iraqi Ministry solicitations; (3) working directly with Iraqi state-owned enterprises; (4) international institutions such as the World Bank, the United Nations, and NGOs; and (5) private enterprise.

Which U.S. Government agencies are awarding reconstruction contracts?

U.S. Government reconstruction contracts are issued primarily by the U.S. Agency for International Development (USAID) and the U.S. Department of Defense (DoD) Army Corps of Engineers. Awards and Request for Proposals (RFPs) are located at www.usaid.gov/iraq/activities.html for USAID and www.hq.usace.army.mil/cepa/iraq/contracts.htm for DoD.

How can my company find subcontracting opportunities?

Iraq reconstruction prime contractors are responsible for choosing their own subcontractors. Companies are encouraged to access the contractors' websites for information on needs and bid requirements.

A complete listing of U.S. Government contracts, including contact information of the prime contractors and known subcontractors, is available from the U.S. Department of Commerce Iraq reconstruction website: www.export.gov/iraq.

VI. IRAQ PUBLIC SECTOR BUSINESS OPPORTUNITES

Who are the governing authorities in Iraq?

The CPA was established in May 2003 as a transitional, interim administration to restore security and stability in Iraq, create institutions for representative governance, and facilitate economic recovery.

On July 13, 2003, the CPA established the Governing Council of Iraq as the principal body of the interim administration. With broad membership from across Iraqi society, the Governing Council represents the interests of the Iraqi people and is determining the means to establish a representative government to replace the CPA. Its 24 members named Ministers to lead Iraqi Ministries, represent Iraq internationally, and determine future budgets.

Is the CPA issuing tenders?

The CPA has been awarding contracts limited in scope and duration. The RFPs can be found on the CPA website at www.cpa-iraq.org/commercial/index.html.

A new CPA entity called the "Iraq Infrastructure Reconstruction Office" (IIRO) will be responsible for issuing new tenders funded by the approved U.S. Government appropriation of over \$18.6 billion for Iraq reconstruction. The tenders will be posted on the new IIRO website at www.rebuilding-iraq.net.

Are Iraqi Ministries issuing contracts?

Yes. All Iraqi government agencies, including state-owned firms and local governments, have access to funds as part of their operational and capital budgets. Various Iraqi Ministries have established budgets funded by a combination of seized funds and oil revenues.

Many of the Ministries have their own procurement offices and purchase independently. New tenders are generally announced by Ministry offices using newspaper advertisements in Baghdad or the CPA website (until planned Iraqi Ministry websites are operating).

Who are the Ministers?

Agriculture: Abd al-Amir Rahima al-Abbud

Communications: Haydar Jawad al- Abadi Construction and Housing: Bayan Baqir Solagh

Culture: Mufid Muhammad Jawad al-Jaza'iri Education: Alladin Abd al-Sahib al-Alwan

Electricity: Ayham al-Samarra'i

Environment: Abd al-Rahman Siddiq Karim Finance: Kamil Mubdir al-Kaylani

Foreign Affairs: Hoshyar Zebari Health: Khidir Abbas Human Rights: Abd al-Basit Turki

Immigration and Refugees: Muhammad Jassim Khudayr Industry and Minerals: Muhammad Tawfiq Rahim

Interior: Nuri al-Badran

Justice: Hashim Abd al-Rahman al-Shibli

Labor and Social Affairs: Sami al-Majun

Oil: Ibrahim Bahr al-Ulum

Planning: Mahdi al-Hafiz

Public Works: Nasreen Mustafa Sideek Barwari

Science and Technology: Rashad Mandan Amr
Trade: Ali Abd al-Amir Allawi
Transport: Behnam Zayya Bulis
Water Resources: Abd al-Latif Jamal Rashid

Youth and Sports: Ali al-Ghaban

How can companies submit or forward unsolicited business proposals?

Unsolicited proposals can be filed with all agencies. Visit DoD, CPA and Ministry contracting sites. The DoD contracting site will accept e-mails for inquiries and unsolicited proposals at centcom.mil.

The Iraqi Business Center (<u>www.iraqibusinesscenter.org</u>) in Baghdad welcomes sound business proposals for public or private distribution in Iraq.

A new international business center recently opened in Kirkuk, operated in cooperation between the local government, Coalition forces, the Kirkuk Chamber of Commerce, and the Kirkuk Contractors Union. The Kirkuk Business Center (www.kirkuk-business-center.org) will answer questions and facilitate coordination between local and international businesses. It can be considered a first step in accessing Kirkuk's business development process, and it will accept unsolicited bids for reconstruction work.

Where are the sources of funding from other countries and institutions?

On October 23 and 24, 2003, a donors' conference of 73 countries and 20 international organizations convened in Madrid, Spain. In addition to the U.S. commitment of \$18.6 billion, more than \$13 billion was pledged, including \$5 billion from Japan, between \$3 and \$5 billion in loans from the World Bank, and between \$2.5 and \$4.25 billion in loans from the International Monetary Fund.

Donors can choose to channel their funding through a trust fund facility to be created and managed by the World Bank and the United Nations. (The United States will continue to administer its contributions through its own programs.)

Who can answer inquiries regarding UN Oil-for-Food Program contracts?

Contact the Office of Peacekeeping and Humanitarian Operations, U.S. Department f State, at (202) 736-7733; or visit the UN website www.un.org/depts/oip. The Oil-for-Food Program will terminate on November 21, 2003.

VII. JOB OPPORTUNITIES

Who can I contact to find employment opportunities in Iraq reconstruction?

Individuals may review the chart of U.S. Government prime contractors and subcontractors available on the U.S. Department of Commerce website at www.export.gov/iraq. Contractors may have employment needs for Iraq.

Temporary U.S. Department of Defense reconstruction job opportunities are listed at http://cpolwapp.belvoir.army.mil/sofia.

For an UN-reported listing of humanitarian relief and development jobs, see www.reliefweb.int/vacancies.

VIII. U.S. GOVERNMENT BUSINESS COUNSELING

How may I receive additional U.S. Government guidance on Iraq business opportunities?

Companies may contact the U.S. Department of Commerce Iraq Reconstruction Task Force for the latest information on U.S. Government and CPA contract opportunities, and the evolving commercial environment in Iraq. The Task Force has a comprehensive website, located at www.export.gov/iraq, that serves as an information clearinghouse for the business community on Iraq reconstruction and provides links to other useful websites.

Site visitors are encouraged to download the Task Force "Business Guide for Iraq" for more information related to the topics discussed. The Guide includes analysis of existing laws and regulations, and surveys the current commercial environment and specific industry sectors.

From the website, companies can register into the Iraq Reconstruction Alert database to receive occasional e-mailed announcements on commercial developments in Iraq and potential business opportunities specific to the company's industry sectors and activities of interest.

For a detailed review of Iraqi laws that existed under the Hussein regime, download and review the "Overview of Commercial Law in Iraq," prepared by the Chief Counsel for International Commerce at the U.S. Department of Commerce.

U.S. Department of Commerce Iraq Reconstruction Task Force Business outreach hotline & website

Tel: 1-866-352-4727 (toll-free); (202) 482-3011

Fax: (202) 482-0980

E-mail: IraqInfo@mail.doc.gov Website: www.export.gov/iraq

The U.S. Department of Commerce appreciates the assistance of its personnel in Baghdad and the dedicated Civil Affairs Economic Officers of the U.S. Army.